

In the Claims

1-13. Canceled.

14. (Original) A method for operating a payment card, comprising:

providing a programmable magnetic array on a payment card; and

presenting valid data to said magnetic array for a limited time.

15. (Original) A method for operating a payment card, comprising:

providing a smartcard contact interface, a wireless smartcard contactless interface, and
a programmable magnetic array on a single payment card; and

presenting valid data to said magnetic array for a limited time.

16-20. Canceled.